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**From:** bounce-266642-8205028@listserv.state.ma.us on behalf of GIC  
<gicpublicinfo@gic.state.ma.us>  
**Sent:** Sunday, September 19, 2010 10:06 PM  
**To:** Farak, Sonja (DPH)  
**Subject:** Fall GIC For Your Benefit News

### **It's Back to the Future for HMOs and Limited Network Plans' Popularity – When Enrolling Makes Sense**

The prediction of the demise of Health Maintenance Organizations (HMOs) may have been premature. Many people were enrolled in HMOs in the 1990s, but the popularity of HMOs declined as physicians and patients objected to some of the plans' restrictions. However, more and more people are reconsidering HMOs today as these plans keep costs more affordable: participating providers – doctors, hospitals, and other health care providers – manage and coordinate care for their patients. This model encourages information sharing between physicians and prevents unnecessary tests and procedures. [Read more...](#)

### **State Employees - Enroll in a Flexible Spending Account and Save Money - Open Enrollment October 4 – November 22**

State employees save on average \$250 for every \$1000 contributed to a Flexible Spending Account (FSA), depending on their household income, and more employees are taking advantage of these money saving programs. Last year, 42% more state employees enrolled in the program, saving money on federal and state taxes. Don't miss out on your chance to save. Enroll between October 4 and November 22, 2010, for benefits effective January 1, 2011. **Even if you are a current participant, you must re-enroll to receive benefits in 2011.** [Read more...](#)

### **It's Never Too Late to Change Your Eating Habits**

*Guest Editorial by Thomas H. Ebert, MD, Vice President and Chief Medical Officer, Health New England*

Taking charge of your health doesn't have to be hard or cost a lot of money. Making healthy life-style choices is a simple way to reduce your risk of many health problems. Eating a nutritious, well balanced diet is an important way you can start making a difference today. The Dietary Guidelines for Americans offers sound advice that will help to promote your health and reduce your risk for chronic diseases such as heart disease, certain cancers, diabetes, stroke, and osteoporosis.

[Read more...](#)

### **Keep in Mind**

*Q) How can I add our newborn to our family's GIC health coverage?*

A) Notify the GIC Coordinator in your benefits office and give the coordinator a copy of the birth certificate. Your Coordinator will ask you to complete a form, which they will forward to the GIC; we will update your health plan. Retirees should notify the GIC in writing, not their former benefits office, with family status changes.

Find out answers to other common questions about [GIC benefits and status changes here...](#)

### **GIC Members Benefit with "Medical Home" Programs**

If you or a family member is sick, you want the best care possible: comprehensive, continuous, accessible, coordinated, family-centered, and compassionate. The joint principles developed by the primary care medical societies is just that. Many GIC members are currently benefiting from these programs or will in the future. [Read more...](#)

### **The GIC will Have Leadership Role on Implementing National Health Care Reform, according to Newest Commissioner**

As the GIC evaluates the federal health reform legislation and weighs its options, the GIC's newest Commissioner, Laurel Sweeney, says the Commission can serve as a role model to other states as reforms are implemented. This fall the Commission will be reviewing provisions of the Affordable Care Act that affect the GIC, including appeals processes, preventive service coverage, and dependent coverage. "A great deal of uncertainty remains about health care due to the sheer size of the health reform legislation, the number of people it affects, its impact on Massachusetts reforms already in place, and the authority it leaves to regulators," says Ms. Sweeney. [Read more...](#)

***The fall 2010 issue of the For Your Benefit newsletter includes these topics and more. See the attached link for a copy of the newsletter. Printed copies will be available through the GIC Coordinator in your benefits office before the end of the month.***

